PSE During Shocks: A Digital Innovation Roadmap and Case Studies

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Photo: Transforming Market Systems Honduras
Part I: Overview

2. PROBLEMS / PAINS

Which problems do you solve?
There could be more than one, explore different solutions.
e.g. existing solar solutions for private houses are not perceived a good investment (1).

TOO MANY POINTS FOR COMPARISON (FI)
Hard to coordinate for leaving

TOO MANY TABS
Roadmap Objective

This Roadmap offers practical guidance for USAID staff, implementing partners, and other development practitioners to engage with the private sector to promote the design and uptake of digital innovations during a market shock.

Guidance stems from stakeholder interviews and desk research across four USAID programs (i.e. activities) working in diverse geographies. These activities partnered with the private sector during the COVID-19 pandemic to co-invest in digitalization strategies to boost firm and market system resilience. The Roadmap also reflects industry best practices and is aligned with Principles for Digital Development endorsed by USAID and the USAID Digital Strategy (2020-2024).

In part II, the Roadmap presents: 1) a **seven-step process** to guide USAID on how to digitalize key services during a shock to enhance firm and market systems resilience; 2) **enabling factors within USAID, market context and partnership** that are essential minimum conditions for promoting PSE digital innovations during market shocks; and 3) **key considerations** to drive successful PSE digital innovation in this context.

*This research defines PSE digital innovation as an innovation that emerged (or was scaled up) through engagement between USAID and a private sector actor; focused on digital technology; and led to an improvement in either firm or market systems resilience.*
The Research Context

The Roadmap is part of a broader USAID research effort to understand how private sector engagement (PSE) improved firm and market system resilience during the COVID-19 pandemic.

It builds on findings from a complementary Landscape Assessment, which analyzed 30 USAID-funded activities active between January 2020 and March 2022, located in over 20 countries and across four regions. Together, the Landscape Assessment insights and Roadmap guidance will be a resource to inform future USAID programming and support the Agency’s preparation to respond effectively to future shocks.

This research was commissioned by USAID’s PSE Hub in collaboration with the Bureau of Policy, Planning, and Learning’s Office of Learning, Evaluation, and Research (PPL/LER). It was implemented by DAI through its Feed the Future Market Systems and Partnerships (MSP) Activity, with support from MarketShare Associates.
The Context

Problem: COVID-19 was a global shock that affected companies regardless of size and sector. Most countries faced similar governmental containment measures (with varied length and intensity), including limits on public gatherings, stay-at-home orders, and restrictions on travel, severely impacting private sector operations. Most firms faced sudden loss of revenue, increases in operating costs, and an inability to import, export, and trade. Commercial financing dried up due to risks associated with the pandemic.

Opportunity: COVID-19 also created an unprecedented push towards the digitalization of critical services most needed by micro, small and medium-sized enterprises (MSMEs). To boost firm and market system resilience, USAID heavily invested with the private sector to digitalize supply chains across sectors (agriculture, ICT, tourism) and market systems functions (marketing, transport, finance).

USAID engaged with a variety of entities, including tech startups, business associations, and other market actors willing to co-invest in digital platforms that could have a long-term impact on society, and in turn, improve market system resilience.
The Landscape Assessment provided insights as to why successful USAID-facilitated PSE digital innovations needed to be both appropriate and viable solutions to COVID-19-related shocks.

**Appropriate:** While reliance on in-person operations presented challenges, digital solutions offered appropriate, safe (and legal) alternatives to carry out vital business functions. The Landscape Assessment found that a majority of the reviewed USAID activities introduced and expanded digital interaction with target participants and partners, including development of e-commerce, e-traceability systems, online platforms for MSME services, and digital financial services solutions. These PSE digital innovations helped businesses continue operations, access finance, grow their sales, and maintain or create jobs, ultimately contributing to firm and market system resilience.

**Viable:** Digitalization strategies were not viable in every context—success was contingent upon enabling factors (eg, internet connectivity infrastructure, e-payment options, delivery services). The pandemic also disrupted cash flow and created the need to act with urgency. Most private sector partners studied for this Roadmap are still testing and refining their business models to ensure viability as USAID scales down its support.
PSE for Digital Innovation During a Shock: A Roadmap
Using the Roadmap

Shocks impact firms and market systems differently. The Roadmap is tailored to contexts where shocks affect interpersonal interactions and accessibility, and limit firms’ access to markets, supply chains, and/or finance. It is less suited to shocks that also disrupt electricity or internet connectivity, such as extreme weather events.

The Roadmap provides USAID with key considerations, organized into three themes, for engaging the private sector to improve market systems and firm resilience through digitalization, and for assessing the opportunities and risks of innovative digital solutions during market disruptions.

1. **Market Context & Opportunity**: assessing the viability of digitalization as a solution for shock-induced challenges. Guidance entails evaluating the effect of the shock on target populations and changes in the connectivity landscape, market conditions, and local context.

2. **Partnership**: the process of identifying the right partner(s) for USAID/implementing partners during a shock and how to engage for success.

3. **Implementation & Learning**: Ensures that the digital solution is dynamic, incorporates user feedback, and is refined over time to meet users’ needs.
PSE for Digital Innovation In A Shock: A 7-Step Roadmap

A step-by-step guide on digitalizing key services during a shock to enhance firm and market systems resilience. This Roadmap supports USAID and practitioners through the PSE digital innovation process. The steps are not strictly sequential and will depend on local context, market conditions, and the activity life cycle. All together, they can help USAID and practitioners adjust their interventions.

1. Assess how the shock affects target populations and if a digital solution is appropriate
2. Determine how the shock impacts connectivity and evaluate feasibility to support digital innovation
3. Analyze market, local digital ecosystem, and new opportunities
4. Identify the right private sector partner(s)
5. Co-create and adapt digital solution and business model with partners
6. Test and scale
7. Learn and adapt

Innovation and Digital Ecosystem Strengthening
Key Steps

1. **ASSESS HOW THE SHOCK AFFECTS TARGET POPULATIONS AND IF A DIGITAL SOLUTION IS APPROPRIATE**

When a shock occurs, USAID and its implementing partners should re-evaluate existing assumptions. Identify the shock’s impact on an activity’s target population (e.g., activity’s participants, such as MSMEs, smallholders) and the market systems to determine if prior assumptions and outcomes (from work plans, contracts, and cooperative agreements) should be redefined. Guiding questions below can be used to assess how the shock is affecting target populations.

Activities may consider conducting rapid surveys of target populations to generate additional data and understand the shock’s effects (see example here). If digital innovation is appropriate, go to Step 2; otherwise, this Roadmap may not apply.

1. How does the shock affect the target population? Does it create new challenges?
2. How have market and finance access conditions changed for target populations?
3. Do the initial development challenge(s) and outcome(s) identified prior to the shock need to be redefined? If yes, how? How does shock change assumptions and risks under the activity’s Theory of Change, if at all?
4. Would a digital solution meet the needs of the target population? Would a digital solution be appropriate to address identified development challenge(s)?

2. **DETERMINE HOW THE SHOCK IMPACTS CONNECTIVITY AND EVALUATE FEASIBILITY TO SUPPORT DIGITAL SOLUTIONS**

USAID and its implementing partners can assess the shock’s effect on connectivity as well as the target population’s access to reliable internet and energy sources. The connectivity landscape encompasses internet infrastructure coverage, quality from the first to last-mile, and the energy required for devices. These guiding questions will help determine if digital solutions are feasible to address the identified challenge(s) in Step 1, and identify potential users within the target population.

1. Does the target population have access to reliable internet and energy sources? Does access vary for sub-groups among target populations?
2. How do sub-groups overcome barriers to internet and energy sources?
3. How can you reach the target populations most effectively and achieve critical mass?
4. Is the connectivity landscape sufficiently developed and resilient to support PSE-related digital innovation to address identified challenge(s)?
Key Steps

1. **ANALYZE MARKET, LOCAL DIGITAL ECOSYSTEM, AND NEW OPPORTUNITIES**

   To understand how shocks affect potential users’ behaviors, USAID and its implementing partners can employ rapid assessments that identify potential users and assess their digital presence, behaviors, and needs, to confirm demand for digital services exists.

   During a shock, rapid information collection is key; consulting an industry expert from a lead firm or business association may be sufficient. Activities can also draw from resources such as USAID’s [Digital Ecosystem Country Assessment](https://www.usaid.gov/digital-economy/digital-ecosystem-country-assessment). Identifying stakeholders in the digital ecosystem and assessing changes in their perspectives on digitalization post-shock can also help identify opportunities to accelerate digital solutions.

   **1.** What type of activities do potential users already perform online (e.g., buy goods and services, pay online, social media, etc.)? How has the crisis affected their digital behaviors?

   **2.** What are the key constraints in the digital ecosystem that explain the identified challenge(s) under Step 1?

   **3.** Who are the key market actors in the digital ecosystem that can help address these constraints? Has digitalization become more important for key stakeholders? Did the shock create momentum for digitalization that USAID/implanting partners can leverage?


2. **IDENTIFY THE RIGHT PRIVATE SECTOR PARTNER(S)**

   For an effective partnership, USAID and its implementing partners should pursue shared-value partnerships where development objectives are strategically aligned with the private sector partner’s core commercial interests. Partners should understand the challenge, have a growth mindset (i.e., ability to learn and grow after a setback), be prepared to co-invest with USAID, and maintain the trust of users and communities. Selecting a partner with a clear understanding of the effect of the shock on potential users, a digital solution concept, and capacity to develop it can maximize impact.

   **1.** Which private sector partners understand identified challenge(s), are trusted by target users, and are willing to collaborate on a sustainable solution?

   **2.** Which partners have the experience, resources, and capacity to co-create and adapt digital solutions to help solve identified challenge(s)?

   **3.** Do potential partners adaptively test viable business models for selling digital solutions to target MSMEs/customers beyond the life of the USAID activity?

   **4.** Which partners have a track record of responsible business practices and community engagement?

   **5.** Do private sector leaders (e.g., CEOs or entrepreneurs) have a positive reputation and credibility within their industry and communities?
5. CO-CREATE AND ADAPT DIGITAL SOLUTION AND BUSINESS MODEL WITH PARTNERS

USAID, its implementing partners, and private sector partners can engage in a co-creation process to align objectives, specify an achievable digital solution, and define underlying, viable business models. First consider building on or improving existing tools prior to developing something new (see the Principles for Digital Development “Reuse and Improve”).

Co-designing a viable business plan and exit strategies up-front are critical to sustainability, even if assumptions are continually revisited during testing and scaling as the situation evolves. Finally, assess potential digital risks and develop a mitigation plan.

1. What co-creation process would be most effective to align the development and business interests? (one-on-one, multi-stakeholder)?
2. Are existing digital solutions already developed in the country that can be capitalized on or scaled up?
3. Is the digital solution business model viable without donor support?
4. What are potential digital risks related to this solution? How can they be mitigated (data privacy, cybersecurity, online gender-based violence)?

6. TEST AND SCALE

Once a digital solution has been identified and the market conditions are better understood, test and explore scalability. Assessing scalability during a market disruption may imply testing on a smaller scale than usual, failing and adapting business models along the way. Testing may also require additional donor support initially to lower risks for partners and offset negative impacts from the shock. This additional support may also help ensure that vulnerable groups can benefit.

1. Which segment of the target population should test the solution?
2. How does the partnership plan to roll out the solution in the selected pilot area, and what resources, support, and expertise are available?
3. What methods will be used to regularly monitor the pilot?
4. How can the solution be scaled to a larger audience or a broader geographic area? How can partners adapt business models throughout the engagement?
5. Which key stakeholders will be involved in the scaling-up process and how will they be engaged (i.e., public and private actors, USAID Missions)?
6. How can USAID practice facilitation principles by treading lightly in local markets? Can steps be taken to ensure models are perceived as commercial enterprises (e.g., minimize USAID branding requirements)?
Key Steps

7. LEARN AND ADAPT

During market disruptions, digital solutions should be dynamic and responsive to user needs. Continuous feedback and insights are essential for partners to make timely adjustments to the business model. In doing so, USAID and private sector partners can remain flexible and open to testing various business models to understand market uptake before heavily investing in one solution.

Leveraging design thinking and data collection tools—such as small group user interviews, individual interviews, field observations, A/B testing (split testing of two versions of content), user journey maps, ‘extreme user’ profiling, customer avatars, and empathy mapping—can help.

1. Is the partnership actively collecting feedback and data to inform iterations and improvements? Are partners learning from successes and failures?
2. Are the right users being targeted and offered the right value propositions? How could more recurring revenue be generated? Which strategic partners could leverage or expand the business model? Can it scale more?
3. As the solution is scaled, are partners introducing design improvements?
4. Has anything changed in the evolving context that could make the digital solution less beneficial for users? If yes, what needs to change?

STRENGTHENING THE INNOVATION AND DIGITAL ECOSYSTEM

In parallel to the steps of the Roadmap, USAID activities can take action to bolster the digital and innovation ecosystem.

USAID can use its convening power to facilitate dialogue platforms. These platforms can help institutionalize sustainable sources of financing for digital solutions after donor support ends as seen with the JoussorInvest platform in Tunisia.

USAID can also promote the enabling environments necessary to scale digital innovation, like the Sube Latinomérica (Sube) in Honduras and the work of the Central Bank of Honduras around e-payment legislation.

By learning and adapting through pilot testing and scaling, USAID can engage stakeholders to foster an enabling environment for PSE digital innovation.
Enabling Factors: Within USAID

OPENNESS TO RISKS AND CO-CREATION WITH PRIVATE SECTOR PARTNERS
USAID Missions’ willingness to consider new ideas and accept some risks during a shock can play a pivotal role in facilitating partnerships that promote digitalization (see Honduras TMS Activity). Allowing implementing partners to co-create with private sector partners, test concepts, fail fast and iterate quickly, fosters a supportive innovation environment for all parties.

NETWORKING AND CONVENING POWER
USAID can leverage its convening power and networks to connect private sector partners to stakeholders and emerging business opportunities (see Tunisia JOBS Activity). These connections may facilitate access to resources, strengthen partnerships, and increase results for beneficiaries.

FLEXIBLE BUDGETING AND CONTRACTING
Budget and contract flexibility are crucial to help implementing partners pivot during a shock. Proactive measures like crisis modifiers, pre-approved exceptions to competition in grant manuals, or waivers with a ceiling for emergencies can be embedded into cooperative agreements and contracts before a crisis occurs (see Pakistan SMEA Activity).

RESOURCES AND EXPERTISE
Utilizing the expertise of USAID Mission staff specialized in digital development can be an important resource in promoting PSE digital innovations.
Enabling Factors: Market Context

FAVORABLE ECOSYSTEM FOR DIGITAL SERVICES
Critical considerations for a favorable digital ecosystem include a minimum level of demand for digital services and insights into MSMEs’ preferences, online activities, and user characteristics. A nascent start-up ecosystem, coupled with volunteers and community leaders as mentors and coaches, can be sufficient to support digital innovations (see Honduras TMS Activity).

INTERNET CONNECTIVITY AND SUPPORTING INFRASTRUCTURE
ICT infrastructure is essential for private sector to invest in digital innovations during a shock, and includes minimum availability of delivery services and e-wallet and e-payment systems.

ESTABLISHED PRIVACY AND SECURITY POLICIES
Privacy and security policies can typically help create trust for those who adopt digital innovations, especially for financial transactions (see Georgia ESP Activity).

RISKS AND BENEFITS KNOWLEDGE
A crisis may deepen perceived risks of using digital solutions, including data privacy breaches, online fraud, or cybersecurity threats, due to market disruption and uncertainty. Identify digital risks upfront and communicate them clearly to potential users.
Enabling Factors: Partnership

COMMUNICATION AND FEEDBACK
Effective communication mechanisms between USAID, implementing partners, and private sector partners can bolster adoption. This may include designating a Point of Contact (POC) at USAID or the implementing partner with relevant industry experience, an entrepreneurial mindset, and the ability to mediate disagreements between the Agency and its partners (see Honduras TMS Activity).

COMMON GOAL AND CO-INVESTMENT
Aligning the partnership goal with the partner’s strengths and core commercial interests is critical to partnership success (see Pakistan SMEA Activity). Financial investments and resource sharing demonstrate commitment and dedication, while long-term sustainability planning ensures impact.

TRUST AND CO-CREATION
Mutual trust among partners creates a conducive environment for co-creation, where collective expertise and resources are harnessed to address complex challenges.

RISK MANAGEMENT
Risk mitigation plans can help partners proactively manage risks and navigate uncertainties and potential obstacles during a shock.

Photo: Transforming Market Systems Honduras
Considerations To Drive Success

1. Invest in digital solutions that benefit large numbers of MSMEs

Solutions that provide services to large numbers of firms can more effectively alleviate disruptive impacts from the shock and market system constraints.

For example, Sube in Honduras and the E-Commerce Academy in Georgia built critical capacity to engage in e-commerce, opening new opportunities for businesses to start selling online for the first time. In Tunisia, the JoursourInvest platform incentivized MSMEs to shift their operational models and complete financial requests online.

2. Understand and accept a higher level of risk

When investing in a context crisis, USAID can encourage implementing partners and private sector partners to pilot, test, fail, and refine their business models based on rapidly evolving market conditions. USAID should act as an investor; take a portfolio approach to hedge its risks, and consider engaging with a larger group of private sector partners when dealing with a shock. It may be necessary to accept temporary losses or setbacks before identifying the right innovation.

Conducting a well-defined due diligence process also helps USAID identify risk factors and take smart risks, such as explored in the Primer on PSE in Fragile and Conflict Affected Situations.

3. Promote simple digital solutions that may exist already

Rather than opting solely for the most cutting-edge option or creating something from scratch, Digital adoption requires behavioral change that can be time intensive, so opt for simplicity.

For example, in Honduras, using social media to make payments directly to vendors was preferable to e-payment options due to limited trust in e-payment platforms and a preference for dealing more directly with vendors.
Considerations To Drive Success

4 Minimize donor visibility in the market

Avoid perceptions that the partner is a non-profit. Co-branding requirements from USAID can have a detrimental impact on companies—especially on first movers in a market. This is especially true during a shock where market actors expect some support from donors and governments.

For example, in Honduras Sube was perceived initially as an arm of USAID and a non-profit entity. Sube is actively trying to reverse the status quo and establish a fee-based model.

5 Engage companies of all sizes, including larger firms

Large corporations are not always initially considered as potential partners when a shock hits, as local businesses may be perceived as the most in need. In the Landscape Assessment, seven of the 30 activities in the sample reported engaging with multinationals while 25 engaged with formal MSMEs as partners/beneficiaries.

Also engage with larger entities during a crisis; they can mobilize resources quickly and have the capacity to reach many beneficiaries (see Pakistan SME Activity). For decades USAID has built strong relationships with large corporations and implementing partners should not hesitate to tap into that network in a shock.

6 Coordinate with the local public sector

The COVID-19 pandemic has shown how connection to the government at the central, regional, and local levels is important for businesses to continue operating and navigating regulations in the context of lockdowns.

Ensuring that private sector partners build a relationship with the public sector from the start can be critical in a time of crisis. Changes in government policies in response to a crisis can be highly disruptive for businesses if these new measures are not made in consultation with the private sector.
Part III:

Deep Dive Into Four PSE Cases
This research spotlights four USAID-funded activities:

1. Economic Security Program (ESP) in Georgia
The partnership between the Georgia E-Commerce Association, TBC Bank, and ESP created the E-Commerce Academy, a 14-week certification program to equip business leaders with essential knowledge and skills to succeed in the digital realm of e-commerce.

2. Small and Medium Enterprise Activity (SMEA) in Pakistan
The partnership leveraged Meta’s global initiative #SheMeansBusiness to support digital transformation of women-led businesses through e-commerce tools and financial management for female business owners.

3. Transforming Market Systems (TMS) in Honduras
The partnership with a financial technology startup in Honduras, Sube, led to the development of the “Comercio Electronico para Todos” (E-Commerce For All) training program, with a scalable, revenue-based subscription business model to support e-commerce adoption by many MSMEs.

4. Jobs, Opportunities, and Business Success (JOBS) in Tunisia
The partnership between the Tunisian Associations of Equity Investors (ATIC), the Tunisian Stock Exchange, and the Cash Deposit and Consignments created the first online MSME marketplace matching MSMEs with private equity investors.
I. Economic Security Program (ESP) in Georgia

USAID-funded ESP supports enterprises that have high growth potential and diversification in productive sectors like tourism, light manufacturing, solid waste management, creative industries, and intellectual services.

When the COVID-19 pandemic caused lockdown restrictions, many MSMEs faced operational challenges. Given Georgia’s underdeveloped e-commerce ecosystem, ESP facilitated cross-border regional trade webinars to help firms transition to the digital space. ESP also partnered with the private sector to launch an E-Commerce Academy to increase digital marketing and e-commerce among MSMEs.

The first cohort was piloted during the pandemic and is now being scaled up. Expanding to e-commerce allows MSMEs to diversify services without relying on physical stores. This shift bolstered MSME resilience and sustainability during the pandemic by increasing revenues and connectivity to new and existing markets.

Program Timeline
Ongoing (2019 – 2024)

Geography
Tbilisi and nationwide

Development Challenge
Pandemic lockdowns affected businesses’ ability to operate and generate revenue. An underdeveloped e-commerce ecosystem, plus limited access to training, meant MSMEs were unable to quickly make the digital shift needed to cope.

Innovation: The E-Commerce Academy
Designed with the private sector, this 14-week certification program helps MSMEs and entrepreneurs launch and operate online businesses. It includes digital marketing, supply chain management, and after-sales processes. The initiative was fundamental to consolidating and strengthening the E-Commerce Association.

Key Stakeholders
The E-Commerce Academy was created through a multi-stakeholder partnership between the E-Commerce Association of Georgia, TBC Bank—a leading commercial bank in Georgia—and ESP. Mastercard covered some costs during the pilot.

Results
ESP supported over 750 MSMEs to shift to the digital ecosystem through trade webinars and successfully piloted the E-Commerce Academy with 25 small business owners and entrepreneurs. ESP facilitated the development of an E-Commerce Skills Framework to provide industry guidelines based on private sector competencies, strengthening the e-commerce knowledge base in Georgia.
The E-Commerce Academy

When the pandemic hit, Georgia had no e-commerce academic programs and lacked a clear strategy on e-commerce business processes, resulting in low-quality services and poor customer satisfaction.

To address this gap, ESP facilitated the creation of the E-Commerce Academy through a strategic partnership between the E-Commerce Association of Georgia and TBC Bank, one of the largest commercial banks in Georgia. The E-Commerce Academy equips MSMEs and entrepreneurs with knowledge and skills to plan, build, and manage the e-commerce business operations cycle, and serves as the focal point for ICT policy, skills, and product development.

Online and in-person sessions at TBC Bank covered e-commerce fundamentals, including website development, digital marketing strategies, logistics management, and customer support. ESP also developed a training-of-trainers (TOT) course and a professional standard for the sector, the E-Commerce Skills Framework, which identifies 10 skills pillars for retailers and MSMEs. The framework has been shared with major universities to enhance academic programs and introduce new e-commerce skills into the business sector.

“Relying on the private sector for digitalization is even more important in the context of a crisis because they can mobilize resources quickly.”

—David Tsiklauri, Senior Private Development Sector Development Advisor, USAID Georgia
THE E-COMMERCE ACADEMY

Implementation
Mechanisms

• The E-Commerce Association of Georgia presented a concept note to ESP, starting the co-creation process to collaboratively respond to the COVID-19 market shock.

• ESP, TBC Bank, and the E-Commerce Association of Georgia signed a memorandum of understanding to establish the collaborative framework and outline their roles and responsibilities.

• The E-Commerce Academy implemented the first session of workshops and identified successful students for inclusion in the TOT program designed to train future cohorts.

Roles + Responsibilities

• ESP and the E-Commerce Association of Georgia designed the curriculum content to offer entrepreneurs and business leaders the necessary tools and strategies for an evolving e-commerce landscape.

• The E-Commerce Association covered all management process costs, and ESP covered the preparation of the training curriculum, syllabi, trainers’ fees, and e-learning platform development costs.

• TBC Bank offered space for in-person training and communicated with business leaders—the target audience.
Within USAID

USAID’s ability to connect implementing partners with private sector partners was essential. For instance, USAID linked partners with international organizations like the E-Trade Alliance, thereby providing access to further resources. Open and effective communication between USAID, implementing partners, and private sector partners, such as constructive feedback on strategic topics, was valuable in developing and refining digital innovation concepts.

Environment

Internet access, efficient and reliable delivery systems, and an e-commerce process adaptive to local behaviors and practices were enabling factors. Additionally, Georgia recently introduced the E-Commerce Law, which includes provisions related to business delivery and customer protection; this provided an enabling framework to encourage businesses to invest in e-commerce growth.

Partnerships

A partnership manager (from USAID or its implementing partners) dedicated to coordinating activities and encouraging collaboration among partners was essential. The partnership manager was crucial in utilizing opportunities across various sectors through their intervention.

Enabling Factors

This case illustrates the following “Considerations to drive success”:

Invest in digital solutions that benefit large numbers of MSMEs
2. Small and Medium Enterprise Activity (SMEA) in Pakistan

USAID-funded SMEA works to update legislation and strengthen financial and operational frameworks for business expansion, promoting entrepreneurship, formal job creation, and poverty reduction in Pakistan. SMEA boosts the economic performance and productivity of SMEs, especially women-led businesses, supporting international business partnerships in the light manufacturing, textile, hospitality, minerals, ICT, logistics, and packaging sectors.

COVID-19 disproportionately impacted women-led businesses in Pakistan, which were already lagging in digital access. To address the digital gender gap, SMEA collaborated with Meta (formerly known as Facebook) to expand its existing #SheMeansBusiness campaign—a training program on digital marketing that helps women-led businesses connect to markets. This initiative, which previously lacked traction in Pakistan, was expanded by USAID and Meta to include training on business resiliency through financial education to help women-led businesses navigate out of the crisis.

Development Challenge

During COVID-19, essential businesses were unable to sell products in physical stores, and many struggled to adopt online operations, disadvantaging those without digital access. Women-led businesses in Pakistan were disproportionately affected by the pandemic due to cultural norms and limited technology and digital literacy, which hindered their participation in the digital economy.

Innovation: #SheMeansBusiness

The #SheMeansBusiness program provided female business owners with training opportunities, facilitating access to new markets, improving their digital literacy and digital marketing skills, and enhancing their financial management capabilities. Through this engagement, the program effectively bridged the gender gap in business and created a more inclusive entrepreneurial and business ecosystem.

Key Stakeholders

Meta and SMEA implemented the program. Chambers of Commerce and business associations marketed the training and onboarded participants. A digital wallet provider supplied a digital payment option for the program.

Results

In 2021, the partnership enhanced digital literacy for 733 women-led businesses through 35 online training sessions. These sessions boosted the capacity to generate and expand online sales, retain jobs, and promote technology adoption, allowing women-led businesses to withstand the shock. Since then, Meta has increased cooperation with partners to continue training women-led businesses in Pakistan.
The #SheMeansBusiness Training Program

Women-led businesses in Pakistan experience digital exclusion, exacerbated by the financial strains of COVID-19. Women business owners struggled to afford the high Wi-Fi costs in areas with limited internet infrastructure. Cultural norms further limit women’s use of mobile devices and internet compared to men. To address these issues, SMEA collaborated with Meta to support digital transformation by strengthening and expanding Meta’s #SheMeansBusiness campaign.

#SheMeansBusiness provides female company owners digital tools to help them reach new audiences and interact with new markets by addressing the information and opportunity gaps. Through digital literacy and marketing training, women leading businesses in Pakistan learned how to effectively use Meta and other online platforms to market their goods and services and reach more consumers. The additional modules developed in response to COVID-19 improved women’s financial management skills, encouraging financial independence and long-term business success by empowering their adaptability and removing ecosystem barriers. As a result, these businesses were able to pivot to survive the shock and support the sustainability of the partnerships.

“The combination of social media marketing and financial management topics was the primary value proposition of the #SheMeanBusiness training in Pakistan.”

-Kaiyan Yousaf, SMEA’s Component Lead
# SHE MEANS BUSINESS TRAINING PROGRAM

**Implementation Mechanisms**

- The partnership started at the initiative of SMEA, which contacted Meta team through a request letter from the Chief of Party. Meta’s Head of Programs responded that they were open to a partnership and connected SMEA to the #SheMeansBusiness teams.

- During the initial conversations, it was determined that Meta would be a valuable partner due to its existing training content for women-led businesses and its #SheMeansBusiness global initiative.

- This partnership also leveraged networks of the Chambers of Commerce in Pakistan, which acted as an ally to increase outreach to female business owners and help scale up the partnership.

**Roles + Responsibilities**

- Meta contributed digital marketing training modules, certified trainers, and brand recognition to create demand needed for scale.

- The SMEA team acted as an intermediary and a catalyst by engaging existing beneficiaries of SMEA to validate the need for digital marketing training to boost online sales.

- SMEA informed associations and Chambers of Commerce about the program and asked them to invite participants. SMEA requested databases from these organizations to specifically target female business owners with communication campaigns.

- SMEA and Meta collaborated to develop a registration process for female business owners to create a customer management database and to better communicate training logistics.
Enabling Factors

#SHEMENSBUSINESS TRAINING PROGRAM

This case illustrates the following “Considerations to drive success”:

5 Engage companies of all sizes, including larger firms

Within USAID

Budget flexibility and advance planning within USAID helps implementers be more reactive in a crisis. Allocating funding to an additional objective that can be triggered in a crisis, such as a crisis modifier, is essential to enhance intervention preparedness. Such funds can be reallocated to the main objective if the shock does not occur. Although not made available at the time, this was a learning influenced in part by USAID/Pakistan’s experience with SMEA and is now considered for future programming.

Environment

Internet connectivity and information technology infrastructure, such as delivery services and digital wallet and/or e-payment systems, were necessary to enable women-led businesses to benefit from digital training. They also required baseline digital literacy to effectively adopt and leverage the e-commerce tools provided.

Partnerships

Dedicated staff members during co-creation activities were critical to leverage effective relationships to conduct training and outreach. A demand-driven intervention also required a private sector partner with a strong interest in expanding in the country. Meta aimed to expand its reach in Pakistan, especially among women-led small businesses, so strategic objectives were closely aligned.
3. Transforming Market Systems (TMS) in Honduras

USAID-funded TMS contributes to USAID/Honduras' goal for a more prosperous, democratic, and secure Honduras where citizens, especially youth, are inspired to stay and invest in their futures. TMS supports the private sector, government, and communities to improve socio-economic opportunities, a driver of irregular migration. TMS increases competitiveness, youth engagement in society, and resilience to socio-economic shocks, primarily in value-added agriculture, tourism, entrepreneurship ecosystems, business-enabling environment, and labor intermediation. TMS also works in crosscutting areas: financial services, the digital economy, gender equity and social inclusion, and the green economy.

As part of its work in the digital economy, TMS partnered with Sube, a local financial technology startup, prior to the pandemic. Due to the pandemic, the partnership evolved from a training program to launching the E-Commerce for All program to respond to MSMEs’ needs during the crisis.

Development Challenge
When COVID-19 hit, most Honduran enterprises had access to internet-connected devices and social media platforms. However, few MSMEs had e-commerce capacity or experience, making a pivot to online business difficult during the pandemic.

Innovation: The E-commerce For All
TMS partnered with a financial technology startup in Honduras, Sube, to develop a scalable, revenue-based, e-commerce subscription business model to tackle that challenge and support e-commerce adoption by MSMEs.

Key Stakeholders
TMS worked closely with the Central Bank of Honduras, which was working on e-commerce regulation, to provide further guidance on the fintech sector and its role. TMS supported the creation of the FinTech Association of Honduras, which shapes regulations for a more agile and flexible regulatory framework for the fintech sector.

Results
As of 2022, 3,807 Honduran enterprises supported by TMS developed websites and started their e-commerce journey, registering more than $7 million in e-commerce sales by Honduran MSMEs in 2021 and 2022. The partnership also influenced the sector's governance as there is now a Financial Innovation Roundtable (a regular meeting) where banks, fintech companies, USAID, and central and national banks discuss regulatory issues and create solutions for the fintech industry.

Program timeline
Ongoing (2019 – 2025)

Geography
Honduras, nationwide
The E-Commerce For All Program

At the onset of the pandemic, TMS and Sube co-created the Sube Journey to take entrepreneurs on an interactive path to identify how they need to change business models to create an online sales pipeline and navigate their first online sales. This starts with access to an educational content platform called Sube Academy, discounted subscriptions for the first year, and a community for entrepreneurs to troubleshoot problems. The pandemic had an immediate impact on pushing sales online. Because of fear of doing business online (due to a perceived risk of fraud), e-commerce growth remained slow. To boost usage of the platform, partners co-invested and developed communication campaigns to educate users.

To address the need for more individual support to MSMEs, TMS supported Sube to create a secondary network of 110 ICT advisors as “platform mentors” to advise MSMEs on website development, social media marketing, and related services. This network of Sube mentors has started to sell ICT consultancy services to MSMEs. Sube also plays a leadership role in the new FinTech Association in Honduras, participating in the Financial Inclusion Roundtable to address regulatory barriers. The Sube platform has grown to incorporate new payment options and opened its e-commerce platform to third-party digital payment companies, including PayPal, Clinpays (Atlantida), Todo Pago, and Tengo.
THE E-COMMERCE FOR ALL PROGRAM

Implementation Mechanisms

- Under the TMS Partnership and Innovation Fund (grant fund), Sube submitted a concept note, co-designed with TMS, and co-invested on a 50/50 basis.

- TMS and Sube signed a memorandum of understanding to establish a collaborative framework and outline their roles and responsibilities.

- To reduce pandemic-associated economic barriers, TMS subsidized the full cost of users participating in the Sube Academy. Sube intends to transition from full to partial subsidy, making the program more self-sustaining. Sube also introduced the Academy in Guatemala, Mexico, and El Salvador.

Roles + Responsibilities

- The goal of TMS was to shape Sube into a champion that could engage large numbers of users in e-commerce and open new markets for Honduran MSMEs. Sube envisions entrepreneurs playing a pivotal role in creating better communities, cities, products, services, and an improved quality of life, which aligns with USAID’s goal of fostering inclusive economic growth.

- TMS acted as an investor to promote sales and employment opportunities for Sube. TMS provided technical assistance, co-investment, and supported the creation of a call center to help MSMEs with technology (webpages) and a knowledge call center to help them get ecommerce certified.

- USAID’s involvement provided Sube validation and legitimacy, enhancing its reputation and credibility in Honduras.

- One risk for Sube as a first-mover in this market was the impact of partnering with USAID on its image. Because of USAID branding requirements, Sube was perceived to be a non-profit entity associated with the Agency.
Enabling Factors

THE E-COMMERCE FOR ALL PROGRAM

This case illustrates the following “Considerations to drive success”:

1. Invest in digital solutions that benefit large numbers of MSMEs
2. Promote simple digital solutions that may exist already
3. Minimize donor visibility in the market

Within USAID

USAID’s openness to new ideas, such as co-investing in fintech sector, was an enabling factor. Providing implementing partners with the space to co-create with private sector partners, including letting them fail fast, enabled this innovation to take shape. One additional factor is having dedicated and specialized staff members within USAID, such as a full-time digital development advisor, who can support the knowledge base and utilization of digital tools.

Environment

Having a nascent start-up ecosystem in Honduras with some knowledge of technology, an understanding of the industry, and an existing demand for digital services were key factors. Volunteers (i.e., mentors, coaches) willing to contribute time and expertise are also critical. Success can emerge from a combination of leveraging technology solutions, working closely with the community or community leaders, and empowering them as enablers of innovation within the industry.

Partnerships

Effective communication, mutual understanding, and alignment of objectives between Sube and USAID were vital. TMS’s openness to receiving feedback from Sube allowed the partnership to adapt and succeed. Having a POC in charge of the relationship with the private sector from an implementing partner with prior experience in the fintech industry was key.
4. Jobs, Opportunities, and Business Success (JOBS) in Tunisia

USAID-funded JOBS supports Tunisian businesses, including microenterprises, to MSMEs to spur their growth, leading to job creation and greater incomes. Support for women and young people, especially in disadvantaged regions, are important focus areas. In addition to assisting enterprises, JOBS also focuses on access to finance, policy and regulatory reform, and workforce development.

In the financial sector, JOBS assists banks, microenterprises, fintech, and leasing institutions to streamline the credit and investment process, including the introduction of digital and other innovative technologies. During the pandemic, the Activity launched an online marketplace, the JoussourInvest platform, to assist MSMEs affected by the pandemic with obtaining funding to stay afloat and grow their operations.

Program Timeline

Ongoing (2018 – 2024)

Geography

Tunisia, nationwide

Development Challenge

The pandemic had an adverse economic impact on small businesses, with many MSMEs needing financing to stay afloat, let alone grow. The equity market is relatively small and unknown to MSMEs which typically go directly to banks to raise capital.

Innovation: JoussourInvest

To address MSMEs’ lack of access to capital created by the pandemic, JOBS facilitated a partnership between the Tunisian Associations of Equity Investors (ATIC), the Tunisian Stock Exchange, and the Cash Deposit and Consignments to create the first online marketplace that matches MSMEs with private investors, including stock market intermediaries, fund management companies, and venture capital investors.

Key Stakeholders

Private sector partners were the main stakeholders in the equity finance ecosystem, including ATIC, Cash Deposit and Consignments, and the Tunisian Stock Exchange. All worked together to design the platform and an exit strategy to ensure its sustainability.

Results

As of August 2023, 67 investors, 3,035 SMEs, and 117 consulting firms and facilitators had registered on the platform. The platform facilitated 519 requests of financing made by MSMEs, and 38 transactions were closed ($25 million). By incorporating most private equity investors, the platform created a competitive environment, helping to reestablish the balance between SMEs and private equity firms.
The JoussourInvest Platform

To respond to MSMEs’ financing needs during the pandemic, the Tunisian government developed a $230 million Emergency Fund. However, implementing the mechanism and disbursing funds to MSME owners posed challenges. JOBS developed an online marketplace, JoussourInvest, to facilitate the application process and funding distribution through a transparent, regulated system.

JoussourInvest quickly evolved to become the first marketplace to connect MSMEs in need of financing with Tunisian investors, including stock market brokerages looking to offer capital market services and funding. JoussourInvest identifies and reduces key constraints in accessing equity financing by matching the need for private capital with private equity firms.

This marketplace enables the private sector to conduct a significant portion of the transaction process online. The increase in economic processes completed online has, in turn, increased private sector engagement in the digital economy. For example, JOBS received more requests from market actors to digitalize, driving the creation of a digital commodity exchange and a digital solution to match MSMEs with lenders (microfinance institutions and banks).

“During a crisis, the flow of financeable projects tends to shrink and can take time to rebound. The platform helps investors review and approve/reject application quickly. Firms are asked to work from the platform and don’t have to come physically anymore.

In times of crisis, the platform can continue to connect SMEs and investment funds and maintain the communication that often gets disrupted.”

-CDC Gestion Fund Manager Koubeyl El"
THE JOUSSOURINVEST PLATFORM

Implementation Mechanisms

• In 2019, JOBS signed a collaborative agreement with ATIC, Cash Deposit and Consignments, and the Tunisian Stock Exchange, to support better access to capital for MSMEs to use innovative products and services. From that shared vision, JOBS and partners were able to quickly come together when the COVID-19 pandemic hit to implement the JoussourInvest platform.

• JOBS transferred ownership of the platform to Cash Deposit and Consignments, which benefits directly from the data collected on MSMEs and equity investors from the platform to adjust offerings.

• In the short term, the marketplace is free for MSMEs and investors. In 2024, it will become subscription-based, with investors covering costs of hosting, maintenance, communication, and administration.

Roles + Responsibilities

• The partnership leveraged USAID’s deep experience working with MSMEs, its understanding of the Tunisian equity ecosystem and challenge, its strong relationship with the private sector; and its ability to speak the same language.

• JOBS contributed by hiring a pool of qualified technical consultants and subcontracting with an IT firm to develop the platform. Early on, JOBS hired a consultant who helped constitute a working group that allowed partners and stakeholders to interact, shape the partnership, and design an exit strategy for the platform.

• ATIC leveraged its investor network to help link equity investors to the platform. The Tunisian Stock Exchange contributed its expertise and facilitated exits for several deals.

• Perceived risks for the partnership at start were governance (all technical decisions were made by a Committee) and the security and sustainability of the platform.
Within USAID

Being able to bring key actors of the investment ecosystem to the table was a key enabling factor of this partnership. Considering that most finance ecosystem actors would not communicate among themselves, USAID’s convening power was critical to the success of the JoussourInvest platform.

Environment

A mismatch between MSMEs and equity investors was an opportunity for a digital solution to bridge the gap. Before the platform, MSMEs used to go to banks to get financing without considering equity investment as an option. Equity investors, on the other hand, did not communicate well about their services to smaller firms. JoussourInvest addressed that mismatch by linking equity investors and MSMEs together. The COVID-19 pandemic and the shocks that it created also led to an urge for market actors, including the public sector, to intervene in the market.

Partnerships

Digitalization requires not only technological shifts but also behavioral change. JOBS developed a communication plan with tailored messages for both MSMEs and investors to accelerate uptake. Ensuring a secured platform helped get continued buy-in from existing partners. Having a dedicated POC on the implementing partner side who maintains ongoing communication with all partners was critical. Because JOBS had already invested in building relationships with its partners before the pandemic, it helped mobilize them during the crisis.

Enabling Factors

THE JOUSSOURINVEST PLATFORM

This case illustrates the following “Considerations to drive success”:

1. Invest in digital solutions that benefit large numbers of MSMEs
Methodology

Guiding Research Questions:
1. What are the enabling factors and leverage points that encouraged PSE-related digital innovations that bolstered the resilience of market actors (firms) and/or systems?
2. What are the critical success factors for PSE and PSE modalities that facilitated the development and adoption of PSE-related digital innovations during COVID-19?
3. How to incentivize behaviors to promote PSE-related digital innovation in the context of a shock to improve market system resilience?

Sampling [selecting the cases]:
- Non-probabilistic sampling method: purposive sampling
- Selection criteria:
  1. Potential to provide useful guidance for future USAID programming in the context of a shock (e.g., example was successful or useful to communicate lessons learned)
  2. Facilitated market-based digital innovation with a strong PSE element
  3. Links to firm/market resilience
  4. Accessibility of data/willingness of implementing partners to collaborate
- Achieving a sample size of four cases/activities to be analyzed

Sampling [selecting respondents within each case]:
- Non-probabilistic sampling method: purposive sampling
- Steps/selection criteria:
  1. Identifying the main actors involved in digital innovation
  2. Considering considerations/indications of implementing partners
  3. Considering indications of respondents
  4. Checking availability for interviews by video calls
Methodology

Data collection:
- Data collection method: Key Informant Interviews (KII)
- Data collection tools: 4 semi-structured questionnaires (designed based on the type of actor to be interviewed: Implementing Partners, Private Sector Partners, Users/Customer and USAID mission.
- Data collection training: All team members responsible for the data collection process underwent training with the team’s research method specialist so that everyone could follow the same ethical and practical research procedures.
- Field work implementation: interviews being applied remotely by video calls
- Database: Complete interview notes were kept in word documents and data summaries were built in excel file with the main points mentioned in each answer.

Data analysis:
- Data analysis approach: cross-case analysis of four activities - exploring similarities and differences across cases.
- Data analysis tools: interview notes (Microsoft Word Document) and data summaries (Microsoft Excel Spreadsheet) containing main insights from the answers.
- Qualitative data analysis strategy: utilizing inductive coding to identify differences and similarities among the cases.
- Data quality assurance and reduced bias in data analysis: Periodic check-in meetings with the team to discuss preliminary findings and validate evidence in the cross-case analysis.
- Corroborating evidence: the primary data results were analyzed alongside the USAID Digital Strategy (2020-2024) and Principles for Digital Development documents.

Methodological limitations:
- Limited availability of some actors for scheduling interviews.
- Connectivity issues during remote data collection, reliance on memory may introduce
- Reliance on interviewees’ memory can lead to potential biases and errors in the data collected
- All four cases focused on different types of digital solutions, limiting the ability of the team to draw commonalities
Additional Resources (1/4)

**USAID’s Private Sector Engagement Amidst COVID-19: A Landscape Study**
This report presents findings from the first phase of this research, a landscape review of 30 USAID-funded activities active between January 2020 and March 2022 and working in over 20 countries, as well as across four regions.

**A Primer on PSE in Fragile and Conflict-Affected Situations**
This identifies the risks and benefits inherent in engaging the private sector in fragile and conflict-affected situations and addresses special considerations and unique approaches for successful collaboration.

**Demystifying Market Systems Resilience (MSR): An Introduction**
This brief offers a simplified explanation of MSR and its key drivers, plus intervention examples to strengthen MSR, and entry points for practitioners looking to apply an MSR lens. It discusses how an MSR lens emphasizes stressors (as well as shocks), seeks insights from enterprises and market institutions (not just households), applies a unique analytical framework, and designs interventions to influence the system. Additional MSR resources have been curated by USAID at [www.Marketlinks.org/MSR](http://www.Marketlinks.org/MSR).
Additional resources (2/4)

**ROADMAP**

**Step 1 — Assess how the shock affects target populations and if a digital solution is appropriate to address (new) challenge(s)**

*Market System Resilience: Impact of COVID-10 and Hurricanes ETA & IOTA on Honduran Market Systems*

This learning brief is an edited transcript from a recorded presentation by the USAID/Honduras Transforming Market Systems (TMS) Activity on learning and reflections from actions taken in response to COVID-19 and the findings of a series of resilience studies done by TMS in collaboration with the Council of Private Enterprise of Honduras (COHEP) and National Autonomous University of Honduras (UNAH).

**Step 2 — Determine how the shock impacts the connectivity landscape and evaluate the feasibility to support digital innovation**

*Technology Decision Roadmap: Solution For Distributing Media In Conflict-Affected Communities*

This document is a Decision Roadmap—a tool that facilitates a step-by-step process to help your team determine the most appropriate technology solutions and partnerships for distributing video content to children in low-connectivity and crisis-affected communities. It provides an example of the type of information needed to assess the connectivity landscape.

**Step 3 — Analyze market, local digital ecosystem, and new opportunities**

*Digital Ecosystem Country Assessment (DECA)*

The Digital Ecosystem Country Assessment (DECA), a flagship initiative of USAID’s Digital Strategy, identifies development opportunities and risks in a country’s digital ecosystem. It informs decision-making about digital programming and investments for USAID and partner governments, donors, the private sector, and civil society.
Additional resources (3/4)

ROADMAP

Step 4 – Identify the right private sector partner(s)

*Why the private sector pursues partnership*
This document provides guidance on how to consider the specific overlap between the activity's objectives and the partner's commercial motivations.

*Workbook Addendum on Designing Private Sector Engagement*
The purpose of the PSE Addendum is to help facilitate an intentional and systematic PSE design process by accounting for ten factors that need to be considered when exploring and formulating PS engagement and associated activities.

Step 5 – Co-create and adapt digital solution and business model with partner

*USAID’s PSE Opportunity Tool*
USAID created the PSE Opportunities Tool to help analysts and activity designers think creatively and strategically about different ways to collaborate with and leverage the private sector resources, assets, and skills to tackle problems that neither partner could address alone.

*Principles for Digital Development*
Nine principles, known as the USAID Digital Development Principles, encourage the responsible and efficient application of digital technologies in development initiatives. These principles, which prioritize user-centric strategies, sustainability, and cooperation, seek to maximize the power of technology for increased impact and inclusivity in development interventions.
Additional resources (4/4)

Step 6 – Test and Scale
USAID Digital Strategy (2020-2024)
The USAID Digital Strategy (2020-2024) sets forward the agency’s vision for utilizing data and digital technology to accomplish global development goals by focusing on four pillars: innovation, data-driven decision-making, digital inclusion, and sustainability.

Step 7 – Learn and Adapt
Business Model Canvas
The Business Model Canvas is a strategic management and entrepreneurial tool that allows a business to describe, design, challenge, invent, and pivot its business model.

Improving PSE Integration Across the Program Cycle
This Brief provides examples of PSE-specific tools that can help further integrate MEL and CLA at each major phase of the PSE Relationship Management lifecycle, including exploration, formulation, implementation and reflection phase of a partnership.
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